

Form 224

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ryan J. Long
Debtor(s)

Bankruptcy Case No.: 24-22525-CMB

Chapter: 13
Docket No.: 18 – 1

CERTIFICATION

The undersigned Clerk of the above–entitled Court certifies that:

The above–captioned case was filed on **October 14, 2024** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **December 9, 2024** and failure to meet that deadline would result in the dismissal of the case.

As of **December 12, 2024**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes
Clerk

ORDER

IT IS HEREBY ORDERED that the above–captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991–1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: December 12, 2024

cm: All Creditors and All Parties In Interest

Carlota M Bohm
United States Bankruptcy Judge

In re:
Ryan J. Long
Debtor

Case No. 24-22525-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2024

User: auto
Form ID: 224

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

| Recip ID | Recipient Name and Address |
|----------|---------------------------------------------------------------------|
| db | + Ryan J. Long, 700 Mountclair Drive, New Kensington, PA 15068-6863 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------|
| 16444293 | + Email/PDF: AffirmBKNotifications@resurgent.com | Dec 12 2024 23:52:37 | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444282 | + Email/PDF: AffirmBKNotifications@resurgent.com | Dec 12 2024 23:52:37 | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444304 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Dec 12 2024 23:53:00 | Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555 |
| 16444305 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Dec 12 2024 23:53:00 | Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555 |
| 16444309 | Email/Text: cfcbackoffice@contfinco.com | Dec 12 2024 23:53:00 | Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808 |
| 16444308 | Email/Text: cfcbackoffice@contfinco.com | Dec 12 2024 23:53:00 | Continental Finance Co, Pob 8099, Newark, DE 19714 |
| 16444307 | + EDI: CAPITALONE.COM | Dec 13 2024 04:51:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 16444306 | + EDI: CAPITALONE.COM | Dec 13 2024 04:51:00 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 16444312 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 12 2024 23:52:31 | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273 |
| 16444310 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 12 2024 23:52:19 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 16444314 | + EDI: DISCOVER | Dec 13 2024 04:51:00 | Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939 |
| 16444316 | + EDI: DISCOVER | Dec 13 2024 04:51:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 16444318 | + EDI: AMINFOFP.COM | Dec 13 2024 04:51:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 16452235 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 12 2024 23:52:37 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 16444319 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Dec 12 2024 23:53:00 | Loan Care, PO Box 37628, Philadelphia, PA 19101-0628 |
| 16444322 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Dec 12 2024 23:54:00 | Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505 |
| 16444320 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | | |

District/off: 0315-2

User: auto

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Date Rcvd: Dec 12, 2024

Form ID: 224

Total Noticed: 21

| | | | |
|----------|-------------------------------------------------------|----------------------|---------------------------------------------------------------------------------------------------|
| 16469222 | EDI: PRA.COM | Dec 12 2024 23:54:00 | Nelnet, Po Box 82561, Lincoln, NE 68501-2561 |
| | | Dec 13 2024 04:51:00 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 16456075 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Dec 12 2024 23:54:00 | U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 16456302 | Email/PDF: OGRegionIIIBankruptcy@hud.gov | Dec 12 2024 23:52:20 | U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------------------------------------------------------------------------------|
| cr | | LAKEVIEW LOAN SERVICING, LLC |
| 16444294 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444295 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444296 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444297 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444298 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444299 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444300 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444301 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444302 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444303 | *+ | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716 |
| 16444289 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444290 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444291 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444292 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444283 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444284 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444285 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444286 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444287 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444288 | *+ | Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 16444313 | *+ | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273 |
| 16444311 | *+ | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 16444315 | *+ | Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939 |
| 16444317 | *+ | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 16444323 | *+ | Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505 |
| 16444321 | *+ | Nelnet, Po Box 82561, Lincoln, NE 68501-2561 |

TOTAL: 1 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Dec 12, 2024

Form ID: 224

Total Noticed: 21

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Brent J. Lemon | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Kenneth Steidl | on behalf of Debtor Ryan J. Long julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 4